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Michelle Steel: Growing the ranks of the uninsured

By MICHELLE STEEL / CONTRIBUTING WRITER

The disastrous rollout of Obamacare has given its opponents – who the latest IBD/TIPP Poll shows to be a majority of the country – enough fodder to last for years. So far, California's Obamacare exchange, Covered California, has received rave reviews from the Obama administration and their liberal allies across the country. But while Covered California's website has been able to avoid many of the high-profile failures of healthcare.gov, its main effect has been the same as the federal exchange: to increase the ranks of uninsured.

And it's only bound to get worse for Californians as new taxes take their full effect.

Before the exchange opened on Oct. 1, California had an estimated 5.3 million uninsured residents eligible for coverage, according to Covered California. By the end of October, we had learned that about 1.1 million Californians would lose their health insurance because their plans do not meet requirements under the new law. Of that 1.1 million, 80 percent would have had to sign-up by the last week of December to remain insured in 2014.

Covered California's goal in the meantime is to enroll between 500,000 and 700,000 people by mid-March. About 156,000 had enrolled by Dec. 7. That goal may be achievable, but it doesn't sound so good when you realize that if the exchange achieves its goal of 500,000 enrollments, there will still be more uninsured Californians in this state than there would have been before open enrollment began. And that's without counting employees who will have to wait until later this year before losing their employer-provided plans.

In addition to those losing their individual coverage, recent national estimates by the American Enterprise Institute suggest more than 80 million employer-provided plans may soon be canceled.

Proponents of Obamacare continue to boast that the law helps small businesses. But as the Wall Street Journal reported in a recent editorial, small businesses have already begun transferring employees to part-time jobs and that more than half of all businesses with 40 to 70 employees have said they plan to “make personnel decisions to keep their workforce below the threshold of 50 full-time employees and avoid the requirements and penalties associated with the new health care law.”

That's bad news for California, where unemployment continues to be high and the economy continues to struggle.

And the news gets worse. Obamacare includes at least 18 new taxes. They include a steadily increasing tax on insurance companies that will start at \$8 billion this year and rise to \$101 billion over the next decade. That cost will fall directly on consumers in the form of higher premiums – raising insurance costs as much as \$500 per insured person by the end of the decade according to some estimates.

We can add to that another tax on insurer's to pay for healthcare.gov, new taxes on medical devices, increased Medicare payroll taxes, a tax on drug companies, a tax on high medical bills, the dreaded “individual mandate” which will eventually hit everyone that fails to purchase an administration-approved insurance plan, and that's barely half the list.

Not only will fewer Californians be insured because of the “Affordable Care Act,” but we will have to pay more to receive less.

Orange County's Board of Supervisors did the right thing by blocking Obamacare implementation in the County for as long as they could. This year, as we begin to feel the full effect of the law, we must work to support policies and policymakers who will fight for sensible, freedom-oriented solutions that will remove the burdens of Obamacare and replace them with a system that gives all of us the freedom to choose.

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